

Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Nicole A. Lynch

Case No.: 09-19812-pmc

Chapter: 7

Address:

118 Stonepointe Dr.
Berea, OH 44017

Last four digits of Social Security No.:

xxx-xx-7448

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: February 26, 2010
Form ohnb234

/s/ Pat E. Morgenstern-Clarren
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0647-1
Case: 09-19812

User: gnuun
Form ID: 234a

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Total Noticed: 23

Date Rcvd: Feb 26, 2010

The following entities were noticed by first class mail on Feb 28, 2010.

db +Nicole A. Lynch, 118 Stonepointe Dr., Berea, OH 44017-1094
cr +STERLING INC dba KAY JEWELERS, C/O WELTMAN, WEINBERG & REIS CO., LPA, 323 W LAKESIDE AVE,
SUITE 200, CLEVELAND, OH 44113-1009
18930910 +Bank Of America, Pob 17054, Wilmington, DE 19884-0001
19158597 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933,
Dallas, TX 75374-0933
18930915 +Chase Manhattan Mtg, G7-PP, 3415 Vision Dr., Columbus, OH 43219-6009
18930916 +Chld/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
19241209 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
Oklahoma City, OK 73124-8809
18930918 +Kathleen Morris, 7406 Pine Tree Ct., Middleburg Hts., OH 44130-5521
18930921 +Keybank NA, Attention: Bankruptcy, PO Box 94968, Cleveland, OH 44101-4968
18930920 +Keybank Na, Po Box 94825, Cleveland, OH 44101-4825
19160212 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
18930924 ++++TOYOTA MOTOR CREDIT, 1945 CEI DR, CINCINNATI OH 45242-5664
(address filed with court: Toyota Motor Credit, 4501 Erskine Rd Ste 150,
Cincinnati, OH 45242)

The following entities were noticed by electronic transmission on Feb 26, 2010.

tr EDI: QDOSIMON.COM Feb 26 2010 17:43:00 David O Simon, 1370 Ontario St, Standard Bldg,
#450, Cleveland, OH 44113-1744
tr E-mail/Text: dsimon@epigtrustee.com David O Simon, 1370 Ontario St,
Standard Bldg, #450, Cleveland, OH 44113-1744
18930910 +EDI: BANKAMER2.COM Feb 26 2010 17:43:00 Bank Of America, Pob 17054,
Wilmington, DE 19884-0001
18930912 +EDI: BANKAMER.COM Feb 26 2010 17:38:00 Bank Of America*, Attn: Bankruptcy NC4-105-02-77,
PO Box 26012, Greensboro, NC 27420-6012
18930913 +EDI: CHASE.COM Feb 26 2010 17:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
19138777 EDI: CHASE.COM Feb 26 2010 17:43:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
18930917 +EDI: RMSC.COM Feb 26 2010 17:43:00 Gemb/jcp*, Attention: Bankruptcy, PO Box 103106,
Roswell, GA 30076-9106
18930919 +E-mail/Text: ebnsterling@weltman.com Kay Jewelers, 375 Ghent Rd,
Akron, OH 44333-4600
18930922 +EDI: CBSKOHLS.COM Feb 26 2010 17:43:00 Kohls*, Attn: Recovery, PO Box 3120,
Milwaukee, WI 53201-3120
18930923 +EDI: CBSKOHLS.COM Feb 26 2010 17:43:00 Kohls/chase, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
18959142 EDI: RECOVERYCORP.COM Feb 26 2010 17:43:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
19167996 +EDI: RECOVERYCORP.COM Feb 26 2010 17:43:00 Recovery Management Systems Corporation,
For GE Money Bank, dba JCPENNEY CREDIT SERVICES, 25 SE 2nd Ave Ste 1120,
Miami FL 33131-1605
19111820 EDI: BLINE.COM Feb 26 2010 17:48:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
18930911* +Bank Of America, Pob 17054, Wilmington, DE 19884-0001
18930914* +Chase, Po Box 15298, Wilmington, DE 19850-5298
18930925* ++++TOYOTA MOTOR CREDIT CO, 1945 CEI DR, CINCINNATI OH 45242-5664
(address filed with court: Toyota Motor Credit Co, 4501 Erskine Rd Ste 150,
Cincinnati, OH 45242)

TOTALS: 0, * 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0647-1
Case: 09-19812

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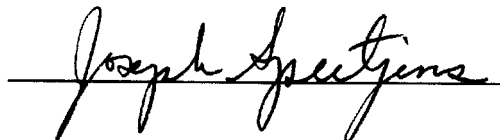
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.